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# Counselor Connection

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## New Web Site Serves Alabama Students

The Alabama Student Loan Program—KHEAA has developed a new Web site, [www.alstudentaid.com](http://www.alstudentaid.com), to help Alabama students and parents learn everything they need to know about planning and paying for college or technical training, including costs and majors of Alabama colleges and universities, admissions requirements, entrance test information, and much more.

Other features include up-to-date information on major financial aid programs (grants, scholarships, and loans) for Alabama students; the financial aid process; and the student loan process, including an application, electronic signature, loan counseling, application status, and account history.

Parents and students looking at college costs can use the College Aid Calculator to get an idea of how much financial aid they might receive and how much they may be expected to pay toward their higher education. The calculator, developed by Think Ahead, Inc., of Dresden, Maine, can be used to get estimates for children of any age.

Another important feature, "How to Save if You Have to Borrow," allows potential student loan borrowers to compare the cost of getting a loan from several lenders and determine which lender has the best borrower benefits. Some lenders may offer special discounts or rebates for making payments electronically or for making a number of consecutive on-time payments.

KHEAA provides free financial aid and college planning information for students and parents and is the federally designated guarantor of the Federal Family Education Loan Program (FFELP) in Alabama. FFELP includes the Federal Stafford Loan, Federal PLUS Loan for parents, and Federal Consolidation Loan.



A copy of this poster about [www.alstudentaid.com](http://www.alstudentaid.com) is included with this issue of *The Counselor Connection*. Please post prominently in your school.

For more information about KHEAA programs, publications, and services, contact the Alabama Student Loan Program—KHEAA, 100 North Union Street, Suite 308, Montgomery, AL 36104-3762, call (800) 721-9720, or visit [www.alstudentaid.com](http://www.alstudentaid.com).

## What's Inside!

You should receive the following inserts with this issue of the *Counselor Connection*:

- New Web Site poster
- Don't Listen to the Fast Talk poster
- FAFSA Pre-Application worksheet

If you did not receive all of these inserts, please contact Lora Kiser at the above address or number.

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*The Counselor Connection* is published by the Alabama Student Loan Program—KHEAA to share information with school counselors regarding:

- Student financial aid.
- Higher education planning materials.
- Workshops, conferences, and special events.
- Reports and summaries on higher education issues related to preparation of students for postsecondary education.

Comments and suggestions about the *Counselor Connection* are welcomed and appreciated. Please send them to KHEAA via e-mail to [tballard@kheaa.com](mailto:tballard@kheaa.com).

KHEAA does not discriminate on the basis of race, color, national origin, sex, religion, age, or disability in employment or services and provides, upon request, reasonable accommodations to afford individuals with disabilities an equal opportunity to participate in all programs and activities. Printed with state funds.

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January 2003

## Copies of *Getting In* Available

Additional copies of the 2002–2003 edition of *Getting In* are still available. To request additional copies contact Lora Kiser at one of the addresses or numbers on page 1.

KHEAA staff are beginning work on the 2003–2004 *Getting In*, which is mailed to high school guidance counselors for distribution to seniors. The **free** publication is also sent to admissions and financial aid officers, lenders, librarians, and others throughout Alabama.

If you have any suggestions that you think will make *Getting In* more valuable to seniors, please contact Tim Ballard, KHEAA, P.O. Box 798, Frankfort, KY 40602-0798; call (800) 928-8926, ext. 7381; fax (502) 696-7373; or e-mail [tballard@kheaa.com](mailto:tballard@kheaa.com)

## 2003–2004 FAFSAs

The Free Application for Federal Student Aid (FAFSA) is the form used to apply for federal and state aid. The 2003–2004 FAFSA is now available at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and from college financial aid offices.

Students filing online will get their results 7 to 14 days faster than filing by mail. Because their answers are edited automatically, they will make fewer mistakes and the schools to which they are applying will be able to tell them sooner if they qualify for student aid.

Students need to apply for a Personal Identification Number (PIN) as soon as possible so they will be ready to file the FAFSA electronically. To apply for a PIN, students should visit [www.pin.ed.gov](http://www.pin.ed.gov).

Students and parents must have all the tax information needed for filing their federal tax forms in order to complete the FAFSA.

### FAFSA Pre-Application Worksheet

Many students like to complete a paper FAFSA to prepare for filling out the online form. However, the order of the questions on the 2003–2004 online FAFSA will not follow the same order as the 2003–2004 paper FAFSA. Therefore, it is important to instruct students who plan to apply on the Web to complete a Pre-Application Worksheet instead of a paper FAFSA to guide them as they go along. A printable version of the worksheet is available at [www.studentaid.ed.gov](http://www.studentaid.ed.gov) or students can print a copy of the worksheet from Section 1 of the *FAFSA on the Web* homepage at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). For your convenience, a copy of the worksheet is also included with this newsletter.

### FAFSA on the Web Demo Site

The United States Department of Education has announced the availability of the 2003–2004 *FAFSA on the Web* demonstration site. The Web demo site can be used by counselors and financial aid administrators to

demonstrate the *FAFSA on the Web*, *Renewal on the Web*, and *Correction on the Web* forms to students and parents. Test data is provided for those wishing to use the Renewal and Correction pages.

The Web site is <http://fafsademotest.ed.gov>. When accessing this site, you will be prompted to provide a user ID and password. The user ID is **eddemo**, and the password is **fafsatest**.

If you have any questions regarding the information contained in the document, contact FAFSA on the Web technical support at (800) 423-3243 or via e-mail at [FAFSAWeb@NCS.COM](mailto:FAFSAWeb@NCS.COM).

## Don't Listen to the Fast Talk

Enclosed with this *Counselor Connection* is a poster reminding students and parents that they do not have to pay for information about student financial aid. The Alabama Student Loan Program—KHEAA advises families to talk with their high school counselor; a financial aid officer at the school the student plans to attend; the Better Business Bureau in their area and the area where the firm offering information is located. Some companies may offer money-back guarantees to students who don't receive any scholarship sources or funds; but students who are unsuccessful or not satisfied may find that refunds are difficult, if not impossible, to obtain.

Please display this poster prominently in your school. To request additional copies for homerooms, the cafeteria, or other locations, please contact Lora Kiser at one of the addresses or numbers on page 1.

